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WORKING WIVES, THEIR CONTRIBUTION TO FAMILY INCOME.
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DATA FROM THE U.S. DEPARTMENT OF COMMERCE AND THE U.S. DEPARTMENT OF LABOR, 1964-66, DESCRIBE THE CONTRIBUTION OF WORKING WIVES TO FAMILY INCOME. NEARLY HALF OF ALL WOMEN 18-64 YEARS OF AGE WORK. ABOUT THREE OF FIVE OF THESE WOMEN ARE MARRIED AND LIVING WITH THEIR HUSBANDS. OF THE 42.1 MILLION HUSBAND-WIFE FAMILIES IN THE UNITED STATES IN MARCH 1966, 14.2 MILLION HAD THE WIFE IN THE PAID LABOR FORCE. IN THOSE FAMILIES, THE MEDIAN INCOME WAS $8,597 A YEAR COMPARED WITH $6,592 IN THE FAMILIES IN WHICH THE WIFE DID NOT WORK. AMONG NEGRO HUSBAND-WIFE FAMILIES, THE MEDIAN INCOME WAS $5,429 WHEN THE WIFE WAS AN EARNER AND $3,650 WHEN SHE WAS NOT. OF ALL THE HUSBAND-WIFE FAMILIES IN 1966, 20 PERCENT OF THE HUSBANDS HAD INCOMES OF LESS THAN $3,000, AND ANOTHER 20 PERCENT HAD INCOMES OF $3 - $5,000 COMPARED WITH HUSBAND-WIFE INCOMES OF 6 PERCENT AND 17 PERCENT RESPECTIVELY IN THE SAME WAGE BRACKETS. IN 24 PERCENT OF ALL HUSBAND-WIFE FAMILIES, THE WIFE ACCOUNTED FOR 40 PERCENT OR MORE OF THE FAMILY INCOME IN 1965, AND IN 39 PERCENT, THE CONTRIBUTION WAS 30 PERCENT OR MORE. IN 44 PERCENT OF THE HUSBAND-WIFE FAMILIES IN WHICH THE WIFE WORKED FULL-TIME, THE WIFE ACCOUNTED FOR 40 PERCENT OR MORE OF THE FAMILY INCOME. THE MEDIAN PERCENT OF FAMILY INCOME ACCOUNTED FOR BY THE WIFE'S EARNINGS INCREASED IN DIRECT RATIO TO THE SIZE OF THE FAMILY INCOME UP TO $15,000. (FP)

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WORKING WIVES--THEIR CONTRIBUTION TO FAMILY INCOME

Nearly half of all women 18 to 64 years of age work in any one month. About 3 out of 5 of these women are married and living with their husbands. Nearly all of these wives contribute to family income. It is often the wife's earnings that raise family income above poverty levels.1/ In other families the wife's contribution raises the family's income from low- to middle-income levels. In fact, it is at the middle-income level that the largest proportion of wives are in the labor force.

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There were 42.1 million husband-wife families in the United States in March 1966. (Table 1) In 14.2 million of these families, the wife was in the paid labor force. In the husband-wife families where the wife was an earner, the median family income in 1965 2/was $8,597 a year. In those families where the wife did not work, the median family income was $6,592. Only 6 percent of the husband-wife families had incomes of less than $3,000 in 1965 when the wife was in the paid labor force; 17 percent, when she was not. There were 5.6 million husband-wife families with incomes of less than $3,000 in 1965. Many of the 1.5 million families with incomes between $3,000 and $4,999, where the wife was an earner, might well have fallen into the poverty group if it had not been for the wife's contribution to family income.

About one-third of all husband-wife families had incomes below $7,000 in 1965 when the wife was a worker; over half, when she was not. (An income of $7,000 in 1965 dollars is considered a modest but adequate income for an urban family of four.) In 2.8 million of the 7.9 million husband-wife families with annual incomes of $7,000 to $8,999, the wife was in the paid labor force. A large proportion of these families might well have received incomes below this modest but adequate level if the wife had not been a worker.

The higher the annual family income (up to $15,000), the greater is the likelihood that the wife is in the labor force. The labor force participation of wives in March 1966 was lowest (13 percent) in families with 1965 incomes of less than $2,000, and highest (49 percent) in families with incomes of $12,000 to $14,999.

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1/ For purposes of this study, families with incomes of less than $3,000 a year were considered to be living in poverty.

2/ This is the latest date for which information is available.

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The contribution of working wives to family income is even more significant among Negro husband-wife families. There were 3.2 million such families in the United States in March 1965.3/ (Table 2) In 1.5 million of these families, the wife was in the paid labor force. The median family income in 1964 was $5,429 when the wife was an earner and $3,650 when she was not. Only 20 percent of the Negro husband-wife families had incomes of less than $3,000 when the wife was an earner. In contrast, when the wife did not work outside the home, almost twice as many (39 percent) were poor. There were nearly 950,000 Negro husband-wife families with incomes of less than $3,000 in 1964. Many of the more than 360,000 families with incomes between $3,000 and $4,999 where the wife was an earner also might have had this little income except for her contribution to family income.

A smaller proportion of Negro husband-wife families had incomes of less than $7,000 in 1964 when the wife worked (69 percent) than when she did not (85 percent). Of all Negro husband-wife families with incomes of $7,000 to $8,999, there were 204,000 where the wife was an earner. A good share of these families probably would have had incomes below the modest but adequate level if the wife had not been in the paid labor force.

As was true for all families with income (up to $15,000) in 1965, the larger the family income in 1964 among Negro husband-wife families the greater the likelihood that the wife was in the paid labor force. Only 25 percent of wives in Negro husband-wife families were workers when the family income was under $2,000. But among Negro husband-wife families with incomes of $10,000 and over, 76 percent of the wives were earners.

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Another measure of the contribution of working wives is the number and distribution of husband-wife couples according to the income of the husband alone. There were 42.8 million husband-wife couples in March 1966.4/ (Table 3) More than one-fifth, or 9.1 million, of the husbands had own incomes of less than $3,000 in 1965. Almost another one-fifth had own incomes of $3,000 to $5,000. Since only 6 percent of husband-wife families had family incomes of less than $3,000 and only 17 percent had family incomes of less than $5,000 when the wife was in the paid labor force, the real contribution made by the working wife is evident.

3/ See footnote 2.

4/ Of these, 42.1 million were husband-wife families and 719,000 were married couples where the husband was not head of the household.

The picture is similar among nonwhite husband-wife couples. There were 3.6 million such couples in March 1965.5/ (Table 4) Nearly two-fifths, or 1.4 million, of the husbands had own incomes of less than $3,000 in 1964. About 70 percent had own incomes of less than $5,000. As was shown in table 2, only one-fifth of Negro husband-wife families had 1964 incomes of less than $3,000 and 45 percent had incomes of less than $5,000 when the wife was an earner.6/

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Just how much do working wives contribute to family income? According to a study made by the Bureau of Labor Statistics, the median percent of family income in 1965 accounted for by the wife's earnings was 22.4 percent. But if the wife worked full time year round, it was 37.6 percent. (Table 5) It was a little greater among nonwhite than white nonfarm families: 25.1 percent and 23.6 percent, respectively.

It should be noted, however, that in 24 percent of all husband-wife families, the wife accounted for 40 percent or more of the family income in 1965; and in 39 percent of the husband-wife families, her contribution was 30 percent or more. In 44 percent of the husband-wife families where the wife worked full time year round, the wife accounted for 40 percent or more of the family income.

The proportions were even higher among nonwhite nonfarm families. In 27 percent of these families, the wife accounted for 40 percent or more of the family income in 1965; in 43 percent, her contribution was 30 percent or more.

The median percent of family income accounted for by the wife's earnings increased in direct ratio to the size of the family income up to $15,000 and over. This percent was highest (29 percent) in families with incomes between $10,000 and $15,000.

5/ Of these, 3.5 million were husband-wife families and 115,000 were married couples where the husband was not head of the household.

6/ Income data for nonwhite husband-wife families are not available. However, about 93 percent of all nonwhite persons are Negro.

Note.--The figures in this study are from the U.S. Department of Commerce, Bureau of the Census, and the U.S. Department of Labor, Bureau of Labor Statistics.

Table 1.--Husband-Wife Families, by Total Family Money Income in 1965 and Labor Force Participation of Wife, March 1966

Family income	Number (in thousands) 1/			Percent distribution			Labor force participation rate of wives
	Total	Wife in paid labor force	Wife not in paid labor force	Total	Wife in paid labor force	Wife not in paid labor force	
Total	42,108	14,183	27,925	100.0	100.0	100.0	33.7
Under $2,000	2,905	383	2,513	6.9	2.7	9.0	13.2
$2,000 to $2,999	2,695	482	2,234	6.4	3.4	8.0	17.9
$3,000 to $4,999	6,232	1,518	4,747	14.8	10.7	17.0	24.4
$5,000 to $6,999	8,085	2,454	5,585	19.2	17.3	20.0	30.4
$7,000 to $8,999	7,916	2,837	5,110	18.8	20.0	18.3	35.8
$9,000 to $11,999	7,285	3,347	3,937	17.3	23.6	14.1	45.9
$12,000 to $14,999	3,495	1,730	1,759	8.3	12.2	6.3	49.5
$15,000 to $24,999	2,779	1,234	1,536	6.6	8.7	5.5	44.4
$25,000 and over	674	184	503	1.6	1.3	1.8	27.3
Median income	$7,265	$8,597	$6,592				

1/ The numbers were derived from the percent distribution and may not add.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports P-60, No.51.

Table 2.--Negro Husband-Wife Families, by Total Family Money Income in 1964 [1/] and Labor Force Participation of Wife, March 1965

Family income	Number (in thousands) [2/]			Percent distribution			Labor force participation rate of wives
	Total	Wife in paid labor force	Wife not in paid labor force	Total	Wife in paid labor force	Wife not in paid labor force	
Total	3,156	1,480	1,676	100.0	100.0	100.0	46.9
Under $2,000	480	118	364	15.2	8.0	21.7	24.6
$2,000 to $2,999	467	182	287	14.8	12.3	17.1	39.0
$3,000 to $4,999	871	363	511	27.6	24.5	30.5	41.7
$5,000 to $6,999	615	354	261	19.5	23.9	15.6	57.6
$7,000 to $8,999	360	204	153	11.4	13.8	9.1	56.7
$9,000 to $9,999	110	70	44	3.5	4.7	2.6	63.6
$10,000 and over	252	192	59	8.0	13.0	3.5	76.2
Median income	$4,425	$5,429	$3,650				

1/ 1965 income data are not available for Negro husband-wife families.
2/ The numbers were derived from the percent distribution and may not add.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports P-20, No. 155.

Table 3.--Husband-Wife Couples in the Population, by Income of Husband in 1965 and Labor Force Participation of Wife, March 1966

Income of husband	Number (in thousands)	Percent distribution	Labor force participation rate of wives
Total	42,826	100.0	35.4
Under $3,000	9,138	21.3	32.3
$3,000 to $4,999	8,177	19.1	40.7
$5,000 to $6,999	9,994	23.3	40.3
$7,000 to $9,999	9,290	21.7	35.1
$10,000 and over	6,226	14.5	25.8

Source: U.S. Department of Labor, Bureau of Labor Statistics: Monthly Labor Review, April 1967.

Table 4.--Nonwhite Husband-Wife Couples in the Population, by Income of Husband in 1964 and Labor Force Participation of Wife, March 1965

Income of husband	Number (in thousands)	Percent distribution	Labor force participation rate of wives
Total	3,586	100.0	46.7
Under $3,000	1,368	38.2	42.6
$3,000 to $4,999	1,156	32.2	51.2
$5,000 to $6,999	629	17.5	47.7
$7,000 and over	432	12.1	47.7

Source: U.S. Department of Labor, Bureau of Labor Statistics: Special Labor Force Report No. 64.

Table 5.--Earnings of Married Women (Husband Present) as a Percent of Family Income in 1965, by Selected Characteristics, March 1966 1/

Selected characteristics	Median percent of family income accounted for by wife's earnings	Percent distribution of wives by percent of family income accounted for by wife's earnings					
		Total	Less than 20.0	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 and over
Total wives with work experience	22.4	100.0	46.5	14.6	15.2	11.9	11.8
Nonfarm	23.8	100.0	44.3	15.4	15.9	12.5	12.0
White	23.6	100.0	44.5	15.4	15.9	12.6	11.6
Nonwhite	25.1	100.0	42.3	15.0	16.0	11.8	14.9
Farm	4.2	100.0	73.8	5.9	6.7	5.1	8.6
Year-round full-time worker	37.6	100.0	15.0	15.8	25.2	22.7	21.3
Family income:							
Under $2,000	4.7	100.0	70.8	5.6	5.0	4.4	14.2
$2,000 to $2,999	11.4	100.0	59.2	9.3	5.7	8.2	17.6
$3,000 to $4,999	13.8	100.0	58.2	11.2	7.4	4.6	18.7
$5,000 to $6,999	17.8	100.0	53.5	10.9	11.8	9.9	14.1
$7,000 to $9,999	24.4	100.0	43.2	15.5	16.2	14.2	11.0
$10,000 to $14,999	28.6	100.0	34.4	18.0	22.7	17.0	7.8
$15,000 and over	24.5	100.0	39.8	22.6	19.7	11.7	6.1
Median income		$8,124	(2/)	$9,294	$9,699	$9,312	(2/)

1/ Data relate to the civilian noninstitutional population.
2/ Not available.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Monthly Labor Review, April 1967.

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